

## STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 2002

Credit Union Name: BELLE CITY

Federal Charter/Certificate Number: 66694

**This page must be completed by all credit unions.**

ASSETS	Amount	Acct. Code
<b>CASH:</b> For data collection purposes, amounts reported for items 2 and 3 will be included on <b>Schedule C – Investments, Cash on Deposit and Cash Equivalents</b> on page 10.		
1. Cash on Hand (Coin and Currency) . . . . .	\$59,873	730A
2. Cash on Deposit (Amounts Deposited in Financial Institutions). . . . .	\$918,559	730B
3. Cash Equivalents (Investments with Original Maturities of Three Months or Less) . . . . .	\$693,000	730C
<b>INVESTMENTS:</b> If any investments listed below have a remaining maturity or repricing interval of more than 1 year (exclusive of items 8 and 9), or if your credit union reports amounts for items 4, 5, 6, or 11, complete <b>Schedule C – Investments, Cash on Deposit and Cash Equivalents</b> on page 10. If your credit union has investments in, or loans to Credit Union Service Organizations, complete <b>Schedule D - CUSO Information</b> on page 11.		
4. Trading Securities . . . . .	\$0	965
5. Available for Sale Securities . . . . .	\$0	797E
6. Held-to-Maturity Securities . . . . .	\$0	796E
7. Deposits in Commercial Banks, S&Ls, Savings Banks . . . . .	\$0	744C
8. Membership Capital at Corporate Credit Unions. . . . .	\$36,212	769A
9. Paid-In Capital at Corporate Credit Unions . . . . .	\$0	769B
10. All Other Investments in Corporate Credit Unions . . . . .	\$0	652C
11. All Other Investments . . . . .	\$230,000	767
12. TOTAL INVESTMENTS (Sum of items 4-11) . . . . .	\$266,212	799I
<b>LOANS HELD FOR SALE:</b> See Instructions.		
13. Loans Held for Sale. . . . .	\$0	003

## STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 2002

Credit Union Name: BELLE CITY

Federal Charter/Certificate Number: 66694

**This page must be completed by all credit unions.****ASSETS -- CONTINUED**

**LOANS & LEASES:** If your credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period, complete **Schedule A - Real Estate Loans** on page 8. If your credit union has any member business loans outstanding or has originated any member business loans during the reporting period, complete **Schedule B - Member Business Loans** on page 9.

	Interest Rate	Acct. Code	Number of Loans	Acct. Code	Amount	Acct. Code
14. Unsecured Credit Card Loans . . . . .	0.00	521	0	993	\$0	396
15. All Other Unsecured Loans/Lines of Credit . . . . .	15.00	522	36	994	\$26,290	397
16. New Vehicle Loans . . . . .	6.95	523	35	958	\$424,198	385
17. Used Vehicle Loans . . . . .	8.00	524	179	968	\$1,109,399	370
18. Total 1st Mortgage Real Estate Loans/Lines of Credit	0.00	563	0	959	\$0	703
19. Total Other Real Estate Loans/Lines of Credit . . . . .	6.95	562	37	960	\$464,957	386
20. Leases Receivable . . . . .	0.00	565	0	954	\$0	002
21. Total All Other Loans/Lines of Credit . . . . .	7.60	595	76	963	\$387,396	698
22. TOTAL LOANS & LEASES (Sum of items 14-21) . . . . .			363	025A	\$2,412,240	025B
23. Less: Allowance for Loan & Lease Losses . . . . .					\$39,354	719
<b>OTHER ASSETS:</b>					Amount	Acct. Code
24. Other Real Estate Owned . . . . .					\$0	798
25. Land and Building . . . . .					\$172,394	007
26. Other Fixed Assets . . . . .					\$1,521	008
27. NCUA Share Insurance Capitalization Deposit . . . . .					\$43,220	794
28. Other Assets . . . . .					\$7,946	009
29. TOTAL ASSETS (Sum of items 1-3, 12-13, 22, 23, and 24-28) (Must equal line 17 on page 3) . . .					\$4,535,611	010

## LIABILITIES, SHARES AND EQUITY

Credit Union Name: BELLE CITY

Federal Charter/Certificate Number: 66694

**This page must be completed by all credit unions.**

LIABILITIES:	Amount	Acct. Code
1. Total Borrowings (Complete <i>Schedule E - Borrowings</i> , page 12) . . . . .	\$0	860C
2. Accrued Dividends & Interest Payable on Shares & Deposits . . . . .	\$5,152	820A
3. Accounts Payable and Other Liabilities. . . . .	\$1,977	825

**SHARES/DEPOSITS:** If the credit union offers shares or deposits other than Regular Shares and Share Drafts, complete ***Schedule F - Savings***, page 13.

	Dividend Rate	Acct. Code	Number of Accounts	Acct. Code	Amount	Acct. Code
4. Share Drafts . . . . .	0.00	553	185	452	\$160,863	902
5. Regular Shares . . . . .	1.00	552	1,441	454	\$1,876,889	657
6. All Other Shares and Deposits . . . . .			136	465	\$1,996,357	919
7. TOTAL SHARES AND DEPOSITS (Sum of items 4 – 6). . . . .			1,762	460	\$4,034,109	018

EQUITY:	Amount	Acct. Code
8. Undivided Earnings. . . . .	\$94,373	940
9. Regular Reserves. . . . .	\$400,000	931
10. Appropriation for Non-Conforming Investments ( <b>SCU ONLY</b> ) . . . . .	\$0	668
11. Other Reserves (Appropriations of Undivided Earnings) . . . . .	\$0	658
12. Miscellaneous Equity. . . . .	\$0	996
13. Accumulated Unrealized Gains (Losses) on <i>Available for Sale</i> Securities . . . . .	\$0	945
14. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges . . . . .	\$0	945A
15. Other Comprehensive Income (unless already included in item 13 or 14). . . . .	\$0	945B
16. Net Income (unless this amount is already included in item 8). . . . .	\$0	602

17. TOTAL LIABILITIES, SHARES AND EQUITY (Sum items 1-3 and 7-16)(Must equal line 29,Pg.2). . . . .

\$4,535,611 014

**If the credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, complete *Schedule G - Off-Balance Sheet Commitments and Contingent Assets and Liabilities* on Page 14.**

## NCUA INSURED SAVINGS COMPUTATION

Share and deposit as described in Part 745 of the NCUA Rules and Regulations, if they are authorized by state law, and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or public units. Do not include notes payable or other forms of borrowings.

	AMOUNT	Acct. Code
A. Uninsured Member Shares and Deposits (see instructions for this line item). . . . .	\$70,885	065
B. Uninsured Nonmember Shares and Deposits (see instructions for this line item). . . . .	\$0	067
C. TOTAL UNINSURED SHARES AND DEPOSITS (A+B). . . . .	\$70,885	068
D. TOTAL INSURED SHARES AND DEPOSITS (item 7 less item C). . . . .	\$3,963,224	069

## INCOME AND EXPENSE

Credit Union Name: BELLE CITYFederal Charter/Certificate Number: 66694**This page must be completed by all credit unions.**

<b>INTEREST INCOME: JANUARY 1, 2002 TO DECEMBER 31, 2002</b>	<b>Amount</b>	<b>Acct. Code</b>
1. Interest on Loans (Gross-before interest refunds) . . . . .	\$225,464	110
2. (Less) Interest Refunded . . . . .	\$0	119
3. Income from Investments (Including Interest, Dividends and CUSO Income) . . . . .	\$42,882	120
4. Trading Profits and Losses (Realized and Unrealized Gains/Losses) . . . . .	\$0	124
5. TOTAL INTEREST INCOME (Sum of items 1 - 4) . . . . .	\$268,346	115

<b>INTEREST EXPENSE: JANUARY 1, 2002 TO DECEMBER 31, 2002</b>		
6. Dividends on Shares (Includes dividends earned during current period) . . . . .	\$92,764	380
7. Interest on Deposits (Total interest expense for deposit accounts) (SCU ONLY) . . . . .	\$0	381
8. Interest on Borrowed Money . . . . .	\$3,418	340
9. TOTAL INTEREST EXPENSE (Sum of items 6 -8 ) . . . . .	\$96,182	350
10. Provision for Loan & Lease Losses . . . . .	\$0	300
11. NET INTEREST INCOME AFTER PROVISION FOR LOAN & LEASE LOSSES (Item 5 less item 9 less item 10) . . . . .	\$172,164	116

<b>NON-INTEREST INCOME: JANUARY 1, 2002 TO DECEMBER 31, 2002</b>		
12. Fee Income . . . . .	\$15,267	131
13. Other Operating Income . . . . .	\$7,706	659
14. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities) . . . . .	\$0	420
15. Gain (Loss) on Disposition of Fixed Assets . . . . .	\$0	430
16. Other Non-Operating Income (Expense) . . . . .	\$7,800	440
17. TOTAL NON-INTEREST INCOME (Sum of items 12-16) . . . . .	\$30,773	117

<b>NON-INTEREST EXPENSE: JANUARY 1, 2002 TO DECEMBER 31, 2002</b>		
18. Employee Compensation and Benefits . . . . .	\$123,737	210
19. Travel and Conference Expense . . . . .	\$3,893	230
20. Office Occupancy Expense . . . . .	\$14,074	250
21. Office Operations Expense . . . . .	\$7,302	260
22. Educational and Promotional Expense . . . . .	\$8,153	270
23. Loan Servicing Expense . . . . .	\$4,397	280
24. Professional and Outside Services . . . . .	\$0	290
25. Member Insurance . . . . .	\$9,589	310
26. Operating Fees (Examination and /or supervision fees) . . . . .	\$3,015	320
27. Miscellaneous Operating Expenses . . . . .	\$24,744	360
28. TOTAL NON-INTEREST EXPENSE (Sum of items 18-27) . . . . .	\$198,904	671
29. NET INCOME (LOSS) (line 11 plus line 17 less line 28) . . . . .	\$4,033	661A

<b>RESERVE TRANSFERS: JANUARY 1, 2002 TO DECEMBER 31, 2002</b>		
30. Transfer to Regular Reserve . . . . .	\$0	393

**LOAN INFORMATION****Credit Union Name:** BELLE CITY**Federal Charter/Certificate Number:** 66694**This page must be completed by all credit unions.****ALL DELINQUENT LOANS (INCLUDING CREDIT CARDS) AND LEASES AS OF DECEMBER 31, 2002**

	Number	Acct. Code	Amount	Acct. Code
1. 2 to less than 6 months delinquent . . . . .	4	021A	\$11,877	021B
2. 6 to less than 12 months delinquent . . . . .	2	022A	\$7,734	022B
3. 12 months and over delinquent . . . . .	0	023A	\$0	023B
4. TOTAL DELINQUENT LOANS & LEASES. . . . .	6	041A	\$19,611	041B

**DELINQUENT CREDIT CARD LOANS AS OF DECEMBER 31, 2002**

	Number	Acct. Code	Amount	Acct. Code
5. 2 to less than 6 months delinquent . . . . .	0	026A	\$0	026B
6. 6 to less than 12 months delinquent . . . . .	0	027A	\$0	027B
7. 12 months and over delinquent . . . . .	0	028A	\$0	028B
8. TOTAL DELINQUENT CREDIT CARD LOANS . . . . .	0	045A	\$0	045B

**MISCELLANEOUS LOAN INFORMATION**

	Number	Acct. Code	Amount	Acct. Code
9. Loans Purchased from Other Financial Institutions Year-to-Date. . . . .	0	614	\$0	615
10. Indirect Loans Granted Year-to-Date. . . . .	0	617	\$0	618
11. Loans Outstanding to Credit Union Officials and Senior Executive Staff . . . . .	0	995	\$0	956
12. Loans Granted Year-to-Date . . . . .	208	031A	\$1,109,836	031B
13. Total Amount of All Loans Charged Off Year-to-Date . . . . .			\$898	550
14. Total Amount of All Year-to-Date Recoveries on Charged-Off Loans. . . . .			\$2,744	551
15. Total Amount of Credit Card Loans Charged Off Year-to-Date . . . . .			\$0	680
16. Total Amount of Year-to-Date Recoveries on Credit Card Loans Charged Off. . . . .			\$0	681
17. Total Amount of All Loans Charged Off due to Bankruptcy, Year-to-Date (Include both Chapter 7 and Chapter 13 Bankruptcy Loan Charge-offs) . . . . .			\$384	682
18. Number of members with loans in your credit union who have filed for:				
a. Chapter 7 Bankruptcy Year-to-Date . . . . .			5	081
b. Chapter 13 Bankruptcy Year-to-Date . . . . .			3	082
19. Total of outstanding loan balances subject to bankruptcies identified in item 18a. and 18b. . . . .			\$23,500	971

# INFORMATION SYSTEMS & TECHNOLOGY

**This page must be completed by all credit unions.**

**Credit Union Name:** BELLE CITY

**Federal Charter/Certificate Number:** 66694

	Acct. Code
2	076

1. Indicate in the box at the right the number of the statement below which best describes the system the credit union uses to maintain its share and loan records. ....

1=Manual System (No Automation)

2=Vendor Supplied In-House System

3=Vendor On-Line Service Bureau

4=CU Developed In-House System

5=Other

2. Indicate in the box below the name of the primary share and loan information processing vendor.

	*
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3. How do your members access/perform electronic financial services (select all that apply):

World Wide Web or Internet/Browser Based. . .	No	886A	Audio Response/Phone Based. . . .	No	886D	Kiosk. .	No	886F
Wireless. . . . .	No	886B	Automatic Teller Machine (ATM). . . .	No	886E	Other. .	No	886G
Home Banking/PC Based. . . . .	No	886C						

4. What services do you offer electronically (select all that apply):

Member Application. . . . .	No	887A	New Share Account. . . . .	No	887E	Share Account Transfers. . . .	No	887I
New Loan. . . . .	No	887B	Loan Payments. . . . .	No	887F	Bill Payment. . . . .	No	887J
Account Balance Inquiry. . . . .	No	887C	View Account History . . . . .	No	887G	Download Account History. . .	No	887K
Share Draft Orders. . . . .	No	887D	Merchandise Purchase. . . . .	No	887H	Electronic Cash . . . . .	No	887L
Account Aggregation . . . . .	No	887M	Internet Access Services . . . . .	No	887N	Electronic Signature Authentication//Certification. .	No	887P
Other (please specify) . . . . .								887Z

5. Critical Contact Email Address. . . . .

	*	890A
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6. If your credit union has a World Wide Website address, please provide it in the box. . . . .

	*	891
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7. If you have a world wide website, please indicate the type (select only one) . . . . .

1=Informational

2=Interactive

3=Transactional

	0	892A
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8. If you have a transactional world wide website, how many members use it. . . . .

	0	892B
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9. If you have a transactional website, please provide the name of the primary vendor used to deliver such services. . . . .

	*	892C
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10. If your credit union has a world wide website, please provide the name of the vendor used to maintain the website. . . . .

	*	893
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11. If your credit union has a world wide website, please provide the name of the vendor used to host the website. . . . .

	*	894
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12. If you do not have a website, do you plan to add one in the future (Yes/No) . . . . .

	Yes	889
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- a. If yes to #12, in how many months . . . . .

	3	889A
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- b. If yes to #12, what type of site (select only one) . . . . .

	1	889B
--	---	------

1=Informational

2=Interactive

3=Transactional

Credit Union Name: BELLE CITYFederal Charter/Certificate Number: 66694**This page must be completed by all credit unions.****MISCELLANEOUS INFORMATION**

1. Indicate in the box at the right the number of the description below that best characterizes the last audit performed of your credit union's records . . . . .

	Acct. Code
5	064

- 1 = Financial statement audit performed by state licensed persons  
 2 = Balance sheet audit performed by state licensed persons  
 3 = Examinations of internal controls over call reporting performed by state licensed persons  
 4 = Supervisory Committee audit performed by state licensed persons  
 5 = Supervisory Committee audit performed by other external auditors  
 6 = Supervisory Committee audit performed by the supervisory committee or designated staff

Effective date of last audit . . . . .

06/2002	063
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2. Effective date of the most recent Supervisory Committee verification of Members' accounts . . . . .

09/2002	603
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3. Does your credit union maintain share/deposit insurance coverage in addition to the NCUSIF?  
 (Do not include Life Saving and Borrowers' Protection Insurance or Surety Bond Coverage.). . . . .

No	875
----	-----

If so, indicate the name of the insurance company . . . . .

	876
--	-----

Dollar amount of shares and/or deposits insured by the company named above. . . . .

\$0	877
-----	-----

4. Number of current members (not number of accounts) . . . . .

1,378	083
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5. Number of potential members . . . . .

75,000	084
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6. Number of credit union employees who are:

a. Full-Time (26 hours or more) . . . . .

3	564A
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b. Part-Time (25 hours or less per week) . . . . .

0	564B
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7. New programs or service offerings (878A – 878N):

1. None (878A)	1	6. Risk Based Loans (878G)	0	11. Data Processing Conversion (878L)	0
2. Indirect Lending (878B)	0	7. Direct Financing Leases (878H)	0	12. Insurance/Investment Sales (878M)	0
3. Member Business Loans (878D)	0	8. ATM / Debit Card Program (878I)	0	13. Other (878N)	0
4. Participation Loans (878E)	0	9. Mortgage Processing (878J)	0		
5. Real Estate Loans (878F)	0	10. New CUSO (878K)	0		

Credit Union Name: BELLE CITYFederal Charter/Certificate Number: 66694

Telephone No.: \* \_\_\_\_\_ Fax No.: \* \_\_\_\_\_ Office Hours: \_\_\_\_\_

PREPARED BY : \* \_\_\_\_\_ Date: \_\_\_\_\_

CERTIFIED CORRECT BY : \* \_\_\_\_\_ Date: \_\_\_\_\_

Please print: \* \_\_\_\_\_ \* \_\_\_\_\_ \* \_\_\_\_\_

Manager/CEO (The person responsible for the day to day operations of your credit union)

Please print: \* \_\_\_\_\_ \* \_\_\_\_\_ \* \_\_\_\_\_

President of the Board (Chairperson)

**SCHEDULE A - REAL ESTATE LOANS/LINES OF CREDIT****Credit Union Name:** BELLE CITY**Federal Charter/Certificate Number:** 66694

**Complete this schedule if your credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period. Include member business loans secured by real estate.**

**REAL ESTATE LOANS AND LINES OF CREDIT**

	Number of Loans Outstanding	Acct. Code	Amount of Loans Outstanding	Acct. Code	Number of Loans Granted Year-to-Date	Acct. Code	Amount of Loans Granted Year-to-Date	Acct. Code
1. First Mortgage								
A. Fixed Rate . . . . .	0	972	\$0	704	0	982	\$0	720
B. Adjustable Rate . . . .	0	973	\$0	705	0	983	\$0	721
2. Other Real Estate								
A. Closed End Fixed Rate	37	974	\$464,957	706	14	984	\$234,234	722
B. Closed-End Adjustable Rate . . . . .	0	975	\$0	707	0	985	\$0	723
C. Open-End Adjustable Rate/Home Equity . . . .	0	976	\$0	708	0	986	\$0	724
D. Other . . . . .	0	977	\$0	709	0	987	\$0	725
3. TOTALS (each column) .	37	978	\$464,957	710	14	988	\$234,234	726

**DELINQUENT REAL ESTATE LOANS AND LINES OF CREDIT AS OF DECEMBER 31, 2002**

	Amount Fixed Rate	Acct. Code	Amount Adjustable Rate	Acct. Code
4. Amount of First Mortgage Loans/LOC				
A. 1 to less than 2 months delinquent . . . . .	\$0	751	\$0	771
B. 2 to less than 6 months delinquent . . . . .	\$0	752	\$0	772
C. 6 to less than 12 months delinquent . . . . .	\$0	753	\$0	773
D. 12 months or more delinquent . . . . .	\$0	754	\$0	774
E. TOTAL (Sum of item 4, A+B+C+D) . . . . .	\$0	713	\$0	714
5. Amount of Other Real Estate Loans/LOC				
A. 1 to less than 2 months delinquent . . . . .	\$0	755	\$0	775
B. 2 to less than 6 months delinquent . . . . .	\$0	756	\$0	776
C. 6 to less than 12 months delinquent . . . . .	\$0	757	\$0	777
D. 12 months or more delinquent . . . . .	\$0	758	\$0	778
E. TOTAL (Sum of item 5, A+B+C+D) . . . . .	\$0	715	\$0	716

**REAL ESTATE LOANS/LINES OF CREDIT CHARGE-OFFS AND RECOVERIES**

	Charged Off Year-to-Date	Acct. Code	Recovered Year-to-Date	Acct. Code
6. Amount of First Mortgage Loans/LOC . . . . .	\$0	548	\$0	607
7. Amount of Other Real Estate Loans/LOC . . . . .	\$0	549	\$0	608

**MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION**

	Amount	Acct. Code
8. Allowance for Losses on All Real Estate Loans . . . . .	\$0	731
9. Amount of Real Estate Loans included in item 3 above that is collateral for a loan that meets the definition of a Member Business Loan . . . . .	\$0	718
10. Total Amount of All First Mortgage Loans which have been sold in the secondary market year-to-date . . . . .	\$0	736
11. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not Member Business Loans . . . . .	\$0	712
12. Has your credit union originated at least one home purchase loan or refinanced a home purchase loan secured by a first lien on a one-to-four-family dwelling year-to-date?		711



**SCHEDULE B - MEMBER BUSINESS LOANS****Credit Union Name:** BELLE CITY**Federal Charter/Certificate Number:** 66694

**Complete this schedule if your credit union has any member business loans outstanding or has originated any member business loans during the reporting period including member business loans secured by real estate.**

<b>MEMBER BUSINESS LOANS (MBLs)</b>	Number of Loans Outstanding	Acct. Code	Amount of Loans Outstanding	Acct. Code	Number of Loans Granted Year-to-Date	Acct. Code	Amount of Loans Granted Year-to-Date	Acct. Code
1. Agricultural Related Loans .....	0	961	\$0	042	0	099	\$0	463
2. All Other MBLs .....	0	962	\$0	387	0	399	\$0	389
3. TOTALS (each column) .	0	900	\$0	400	0	090	\$0	475

**DELINQUENT MEMBER BUSINESS LOANS**

	Amount	Acct. Code
4. Agricultural Related Loans		
A. 1 to less than 2 months delinquent .....	\$0	125A
B. 2 to less than 6 months delinquent .....	\$0	125B
C. 6 to less than 12 months delinquent .....	\$0	125C
D. 12 months or more delinquent .....	\$0	125D
E. TOTAL (Sum of item 4, A+B+C+D) .....	\$0	125E
5. All Other Member Business Loans		
A. 1 to less than 2 months delinquent .....	\$0	126A
B. 2 to less than 6 months delinquent .....	\$0	126B
C. 6 to less than 12 months delinquent .....	\$0	126C
D. 12 months or more delinquent .....	\$0	126D
E. TOTAL (Sum of item 5, A+B+C+D) .....	\$0	126E

**MEMBER BUSINESS LOAN CHARGE-OFFS AND RECOVERIES**

	Amount Charged Off Year-to-Date	Acct. Code	Amount Recovered Year-to-Date	Acct. Code
6. Amount of Member Business Agricultural Loans .....	\$0	132	\$0	134
7. Amount of All Other Member Business Loans .....	\$0	133	\$0	135

**MISCELLANEOUS MEMBER BUSINESS LOAN INFORMATION**

	Amount	Acct. Code
8. Allowance for Losses on Member Business Loans .....	\$0	140
9. Aggregate of All Concentrations of Credit for Member Business Loans .....	\$0	142
10. Construction or Development Member Business Loans .....	\$0	143

**SCHEDULE C – INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS****Credit Union Name:** BELLE CITY**Federal Charter/Certificate Number:** 66694

**Complete this schedule if any investments have a remaining maturity or repricing interval of more than 1 year (exclusive of Membership Capital and Paid-In Capital at Corporate Credit Unions) or if amounts are reported on page 1, lines 4, 5, 6, or 11.**

**TYPES OF INVESTMENTS**

	Amount	Acct. Code
1.Sum of items 2, 3, 7, 8, 9, and 10 from page 1 . . . . .	\$1,647,771	768
2.U.S. Government Obligations . . . . .	\$0	741C
3.Federal Agency Securities . . . . .	\$0	742C
4.Mutual Funds & Common Trust Investments . . . . .	\$0	743C
5.Credit Unions - Deposits in and Loans to . . . . .	\$200,000	672C
6.Other Investments . . . . .	\$30,000	655C
<b>7.TOTAL INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS</b> (Must equal the sum of amounts reported on page 1, items 2, 3, & 12.) . . . . .	<b>\$1,877,771</b>	<b>799</b>

**CLASSIFICATION OF INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS**

	A. < 1 Year	B. 1 - 3 Years	C. 3-10 Years	D. > 10 Years	E. Total Amount	Acct. Code
<b>8.Investments Not Subject to SFAS 115</b>	\$1,052,771	\$495,000	\$330,000	\$0	\$1,877,771	745
<b>SFAS 115 Investments:</b>						
9.Held to Maturity . . . . .	\$0	\$0	\$0	\$0	\$0	796
10.Available for Sale . . . . .	\$0	\$0	\$0	\$0	\$0	797
11.Trading . . . . .	\$0	\$0	\$0	\$0	\$0	965
<b>12.TOTALS . . . . .</b>	<b>\$1,052,771</b>	<b>\$495,000</b>	<b>\$330,000</b>	<b>\$0</b>	<b>\$1,877,771</b>	<b>799</b>

**MORTGAGE-BACKED SECURITIES**

Items 13 and 14 should also be included on the appropriate lines within the sections for Types of Investments and Classification of Investments, items 1-7 and 8-12 above.

	Amount	Acct. Code
13.Mortgage Pass-Through Securities . . . . .	\$0	732
14.Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs). . . . .	\$0	733

**INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)**

15.Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas. . . . .		786A
16.Non-Mortgage Related Securities with Maturities Greater than Three Years that <u>Do Not</u> have Embedded Options or Complex Coupon Formulas. . . . .		786B
17. Total of Securities Meeting the Requirements of Section 703.90(b) (Sum of items 13-16). . . . .		786
18. Market Value Devaluation of Portfolio at a 300 Basis Point Shock. . . . .		787
19. Total of Deposits and Shares Meeting the Requirements of Section 703.70(a). . . . .		785

**MISCELLANEOUS INVESTMENT INFORMATION**

20. Fair Value of Held to Maturity Investments (reported in item 9 above). . . . .	\$0	801
21. Repurchase Agreements . . . . .	\$0	780
22. Reverse Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage . . . . .	\$0	781
23. Non-Mortgage-Backed Derivatives of U.S. Govt. Obligations/Federal Agency Securities. . . . .	\$0	783
24. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations ( <b>SCU ONLY</b> ) . . . . .	\$0	784

**SCHEDULE D - CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION****Credit Union Name:** BELLE CITY**Federal Charter/Certificate Number:** 66694**DON'T MAKE ENTRIES ON THIS FORM UNLESS YOUR CREDIT UNION HAS A LOAN TO OR INVESTMENT IN A CUSO**

A credit Union service organization (CUSO) is a corporation or limited partnership that provides services primarily to credit unions or members of affiliated credit unions. Answer the following questions for each CUSO in which you have a loan or an investment. If your credit union has investments in or loans to more than one CUSO, complete a separate line of information for each CUSO.

**Note:** If your credit union wholly-owns the CUSO or owns a "controlling financial interest" (assumed at ownership of 50% or more of the voting stock), the CUSO's books and records should be consolidated with your credit union's books and records (as if the two were one entity) for reporting on pages 1, 2, 3, and 4 of the call report.

If your credit union has "ability to exert significant influence" over operations of the CUSO (assumed at ownership of 20% or more but less than 50% of the voting stock of the CUSO), the credit union's investment in the CUSO should be reflected in its books and records using the equity method of accounting.

If your credit union owns less than 20% of the voting stock of the CUSO, the credit union should account for its CUSO investment using the cost method of accounting.

Complete a separate line of information for each CUSO in which you have a loan or an investment, regardless of whether your credit union wholly owns the CUSO, has a "controlling financial interest", has the "ability to exert significant influence" or owns only a smaller portion of the CUSO. If you have a loan or investment in more than 10 CUSOs and file manually, please continue on a copy of this form.

ACCT CODE	Full/ Legal Name of CUSO 830A - T	Value of Investment in CUSO 831A -T	Amount loaned to CUSO 832A -T	** 833A- T	*** 834A1- T1	Aggregate Cash Outlay in CUSO 836A -T
A.	WCUSSC	\$30,000	\$0	No	3	\$0
B.		\$0	\$0	No	0	\$0
C.		\$0	\$0	No	0	\$0
D.		\$0	\$0	No	0	\$0
E.		\$0	\$0	No	0	\$0
F.		\$0	\$0	No	0	\$0
G.		\$0	\$0	No	0	\$0
H.		\$0	\$0	No	0	\$0
I.		\$0	\$0	No	0	\$0
J.		\$0	\$0	No		\$0
K.		\$0	\$0	No		\$0
L.		\$0	\$0	No		\$0
M.		\$0	\$0	No		\$0
N.		\$0	\$0	No		\$0
O.		\$0	\$0	No		\$0
P.		\$0	\$0	No		\$0
Q.		\$0	\$0	No		\$0
R.		\$0	\$0	No		\$0
S.		\$0	\$0	No		\$0
T.		\$0	\$0	No		\$0

**Note:**

\*\* Is the CUSO wholly owned by the credit union? Blank = No; 1 = Yes (Acct. Code 833A-T)

\*\*\* Indicate in the box the number which describes the predominant service provided by the CUSO:

(Acct. Code 834A-T)

1 = Mortgage Processing

4 = Insurance Services

7 = Credit Cards

10 = Tax Preparation

2 = EDP Processing

5 = Investment Services

8 = Trust Services

11 = Travel

3 = Shared Branching

6 = Auto Buying, Leasing, Indirect Lending

9 = Item Processing

12 = Other

**SCHEDULE E - BORROWINGS****Credit Union Name:** BELLE CITY**Federal Charter/Certificate Number:** 66694**Complete questions 1 through 6 if there is an amount reported on page 3, line 1 (Total Borrowings).****All credit unions must answer questions 7 through 11.**

The amount reported below on item 5C must equal the amount reported on page 3, line 1.

<b>DISTRIBUTION OF BORROWINGS</b>	<b>A. Amount Less than 1 Year</b>	<b>B1. Amount 1 to 3 Years</b>	<b>B2. Amount More than 3 Years</b>	<b>C. Total Amount</b>	<b>Acct. Code</b>
1. Other Notes, Promissory Notes and Interest Payable . . . . .	\$0	\$0	\$0	\$0	011C
2. Reverse Repurchase Agreements . . . . .	\$0	\$0	\$0	\$0	058C
3. Subordinated Debt . . . . .	\$0	\$0	\$0	\$0	867C
4. Uninsured Secondary Capital . . . . .		\$0	\$0	\$0	925
5. TOTALS (each column) . . . . .	\$0	\$0	\$0	\$0	860C

**MISCELLANEOUS BORROWINGS INFORMATION**

6. Amount of Promissory Notes Outstanding to Non-Members . . . . .

<b>Amount</b>	<b>Acct. Code</b>
\$0	865

**CREDIT AND BORROWING ARRANGEMENTS**

7. Is your credit union a member of a corporate credit union? . . . . .
8. Is your credit union a member of a Federal Home Loan Bank? . . . . .
9. Has your credit union filed an application to borrow from the Federal Reserve Bank Discount Window? . . . . .
10. Has your credit union pre-pledged collateral with the Federal Reserve Bank Discount Window? . . . . .
11. Has your credit union purchased a committed line of credit with a corporate credit union, other credit union, or other financial institution? . . . . .

	<b>Acct. Code</b>
Yes	895
No	896
*	897
*	898
	899

**SCHEDULE F - SAVINGS**

Credit Union Name: BELLE CITY

Federal Charter/Certificate Number: 66694

**Complete this schedule if your credit union offers any type of share or deposit accounts other than Regular Shares and Share Drafts. Report by the remaining maturity. If there is an amount reported on page 3, line 6, this schedule must be completed.**

<b>DISTRIBUTION OF SAVINGS</b>	A. Amount Less than 1 Year	B1. Amount 1 to 3 Years	B2. Amount More than 3 Years	C.Total Amount	Acct. Code	Total Number of Accounts	Acct. Code
1. Sum of items 4 and 5 from page 3 . . . . .	\$2,037,752			\$2,037,752	918	1,626	466
2. Money Market Shares	\$0			\$0	911	0	458
3. Share Certificates . . . .	\$1,428,774	\$100,798	\$0	\$1,529,572	908C	91	451
4. IRA/KEOGH Accounts	\$444,893	\$21,891	\$0	\$466,784	906C	45	453
5. All Other Shares . . . . .	\$0	\$0	\$0	\$0	630	0	455
6. TOTAL SHARES . . . . .	\$3,911,419	\$122,689	\$0	\$4,034,108	013	1,762	966
7. Non-Member Deposits	\$0	\$0	\$0	\$0	880	0	457
8. TOTAL SHARES AND DEPOSITS . . . . .	\$3,911,419	\$122,689	\$0	\$4,034,109	018	1,762	460

**DIVIDEND/INTEREST RATES**

	Rate	Acct. Code
9. Money Market Shares with Minimum Balance Requirement, Withdrawal Limitations, and no Fixed Maturity . . . . .	0.00	532
10. Share Certificates with 1 Year Maturity . . . . .	2.57	547
11. IRA/KEOGH and Retirement Accounts . . . . .	1.25	554
12. Non-Member Deposits . . . . .	0.00	599
13. All Other Shares . . . . .	1.00	585

**MISCELLANEOUS SAVINGS INFORMATION**

14. Brokered Deposits . . . . .	\$0	459
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**SCHEDULE G - OFF-BALANCE SHEET COMMITMENTS AND CONTINGENT ASSETS AND LIABILITIES****Credit Union Name:** BELLE CITY**Federal Charter/Certificate Number:** 66694

***If your credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, this schedule must be completed.***

	Amount	Acct. Code
1. Unused Commitments for Member Business Loans (MBLs)	\$0	814
A. Commercial Real Estate, Construction and Land Development . . . . .	\$0	814A
B. Other Unused Member Business Loan Commitments . . . . .	\$0	811
2. Unused Commitments for All Remaining Loans (Non-MBLs)	\$0	812
A. Revolving Open-End Lines Secured by 1-4 Family Residential Properties . . . .	\$0	813
B. Credit Card Lines . . . . .	\$0	815
C. Outstanding Letters of Credit . . . . .	\$0	816
D. Unsecured Share Draft Lines of Credit . . . . .	\$0	817
E. Other Unused Commitments . . . . .	\$0	819
3. Loans Sold or Swapped with Recourse	\$0	818
A. Total Dollar Amount of Loans Sold or Swapped with Recourse Year-to-Date . .	\$0	
B. Total Principal Balance Outstanding of Loans Sold or Swapped with Recourse	\$0	
4. Pending Bond Claims. . . . .	\$0	

# PCA NET WORTH CALCULATION WORKSHEET (AUTOMATED – NO INPUT NECESSARY)

Credit Union Name: BELLE CITYFederal Charter/Certificate Number: 66694

- **No credit union is required to provide input on this page.**
- **Electronic Filers: Information entered on preceding schedules will populate line items below on the PC 5300 Automated System, excluding optional items 9, 10 and 11.**
- **Manual Call Report Filers: Leave this page blank or use it as a manual net worth calculation worksheet.**
- **Optional Items 9, 10 and 11: All credit unions may choose to enter one of the Total Assets Elections as described below.**

## NET WORTH TO TOTAL ASSETS RATIO

### NUMERATOR: NET WORTH

	Amount	Acct. Code
1. Undivided Earnings .....	\$94,373	940
2. Regular Reserves .....	\$400,000	931
3. Appropriation for Non-Conforming Investments (SCU ONLY) .....	\$0	668
4. Other Reserves (Appropriations of Undivided Earnings) .....	\$0	658
5. Uninsured Secondary Capital (Low Income Designated Credits Unions Only) .....	\$0	925
6. Net Income (unless this amount is already included in Undivided Earnings) .....	\$0	602
7. TOTAL NET WORTH (Sum of items 1-6) .....	\$494,373	997

### DENOMINATOR: TOTAL ASSETS

8. Total Assets (quarter-end) .....	\$4,535,611	010
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### Total Assets Elections (Optional)

Retain line 8 quarter-end total assets above as net worth ratio denominator, or select one of the total assets computation options below by inputting the result in the appropriate line item. Line 12 below will compute your net worth ratio using line 8 quarter-end total assets as your denominator unless you enter an amount in line 9, 10 or 11.

9. Average of Daily Assets over the calendar quarter. ....	\$0	010A
10. Average of the three month-end balances over the calendar quarter .....	\$0	010B
11. The average of the current and three preceding calendar quarter-end balances. ....	\$0	010C

12. Net Worth Ratio (Line 7 divided by line 8, 9, 10 or 11) .....	10.89	998
13. Risk Based Net Worth (RBNW) Requirement (Standard Calculation). ....	n/a	999
14. Net Worth Classification if credit union is not <i>new</i> . (Based upon Call Report data only. See instructions). ....	Well Capitalized	700
15. Net Worth Classification if credit union is a <i>new</i> credit union. <i>New</i> means credit union is less than \$10 million in assets <u>and</u> was chartered in the last 10 years. (Based upon Call Report data only. See instructions) .....	Well Capitalized	701

**STANDARD COMPONENTS OF  
RISK BASED NET WORTH REQUIREMENT (RBNW)  
(AUTOMATED -- NO INPUT NECESSARY)**

*This information below is provided only for your information. No credit union is required to provide input on this page. Information entered on preceding schedules will populate the line items below in the online 5300 System. Manual Call Report filers will also leave these items blank.*

*A RBNW Requirement is only applicable for those credit unions with assets greater than \$10,000,000 and a RBNW Requirement Calculation greater than six percent.*

A	B	C	D	E	F
<b>Risk portfolio</b>	Dollar balance	Amount as percent of quarter-end total assets	Risk weighting	Amount times risk weighting	Standard component
<u>Quarter-end total assets</u>					
Assets, line 29 (Acct. code 010)					
<u>(a) Long-term real estate loans</u>					
Sched A Line 3 (Acct. Code 710) less:					
Sched A Line 9 (Acct. Code 718)					
Sched A Line 11 (Acct. Code 712)					
Threshold amount: 0 to 25%					
Excess amount: over 25%					
<u>(b) MBLs outstanding</u>					
Sched B line 3 (Acct. Code 400)					
Threshold amount: 0 to 12.25%					
Excess amount: over 12.25%					
<u>(c) Investments</u>					
<i>Weighted-average life:</i>					
Schedule C Line 12					
0 to 1 year (Acct. Code 799A)					
> 1 year to 3 years (Acct. Code 799B)					
> 3 years to 10 years (Acct. Code 799C)					
> 10 years (Acct. Code 799D)					
<u>(d) Low-risk assets</u>					
Assets Line 1 (Acct. Code 730A) plus:					
Assets Line 27 (Acct. Code 794)					
<b>Sum of risk portfolios (a) through (d) above</b>					
<u>(e) Average-risk assets</u>					
Assets, line 29 (Acct. Code 010) less: Risk portfolio items (a) through (d) above					
<u>(f) Loans sold with recourse</u>					
Sched G, Line 3.B. (Acct. Code 819)					
<u>(g) Unused MBL commitments</u>					
Sched G line 1 A.,B. (Acct. Code 814, 814A)					
<u>(h) Allowance (Credit limited to 1.5% of loans)</u>					
Assets, line 23 (Acct. Code 719)					
Sum of standard components:					
<b>RBNW requirement (Acct. Code 999)</b>					n/a